INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

| Application Number | | 09801848 | | |
|------------------------|-----------------|------------|--|--|
| Filing Date | | 2001-03-08 | | |
| First Named Inventor | Keith | | | |
| Art Unit | | 3693 | | |
| Examiner Name | Kenneth Bartley | | | |
| Attorney Docket Number | | 125462 | | |

| U.S.PATENTS Remove | | | | | | Remove | | | | |
|---|------------|---|---------------------------|-----------------|---------------|---|-----------------------------|---|---|----|
| Examiner Initial* | Cite No | Patent Number | Kind Code ¹ | Issue D | Date | Name of Pate of cited Docu | entee or Applicant iment | Pages,Columns,Lines wher Relevant Passages or Rele Figures Appear | | |
| | 1 | | | | | | | | | |
| If you wis | h to a | ⊔ dd additional U.S. Pate | nt citatio | n inform | ation pl | ease click the | Add button. | | Add | |
| U.S.PATENT APPLICATION PUBLICATIONS Remove | | | | | | | | | | |
| Examiner Initial* | Cite No | Publication Number | Kind Code ¹ | Publica Date | ition | Name of Patentee or Applicant of cited Document | | Releva | ,Columns,Lines where ant Passages or Relev s Appear | |
| | 1 | | | | | | | | | |
| If you wis | h to a | ⊔ dd additional U.S. Publ | ished Ap | plication | citation | ı n information p | please click the Ad | d button | . Add | |
| | | | | FOREIG | 3N PAT | ENT DOCUM | ENTS | | Remove | |
| Examiner Initial* | Cite No | Foreign Document Number ³ | | | Kind Code4 | Publication Date | Applicant of cited | | Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear | T5 |
| | 1 | | | | | | | | | |
| If you wis | h to a | │ dd additional Foreign F | l atent Do | cument | citation | information pl | lease click the Add | button | Add | |
| NON-PATENT LITERATURE DOCUMENTS Remove | | | | | | | | | | |
| Examiner Cite Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published. | | | | | | | | | T5 | |

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

| Application Number | | 09801848 |
|------------------------|-----------------|------------|
| Filing Date | | 2001-03-08 |
| First Named Inventor | Keith | |
| Art Unit | | 3693 |
| Examiner Name | Kenneth Bartley | |
| Attornov Dookst Number | | 125462 |

| | 1 | OLSEN, R.A., "Behavioral Finance and Its Implications for Stock-Price Volatility," Financial Analysts Journal 54(2), March/April 1998, ">https://proquest.umi.com/pqdweb?index=3&did=28950600&SrchMode=1&sid=2&Fmt=4&V> [retrieved March 28, 2008], 14 pages. | | | | | | |
|---|---|--|-----------------|------------|--|--|--|--|
| If you wish to add additional non-patent literature document citation information please click the Add button Add | | | | | | | | |
| | | EXAMINE | R SIGNATURE | | | | | |
| Examiner Signature | | ature /Kenneth Bartley/ | Date Considered | 07/07/2008 | | | | |
| | | nitial if reference considered, whether or not cital conformance and not considered. Include cop | | | | | | |

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.